

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION**

In re:	§	Case No. 8:14-BK-01093-KRM
	§	
Mary L. Groberg	§	
	§	
	§	
Debtor	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/30/2014. The undersigned trustee was appointed on 01/31/2014.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$3,850.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$2,200.00</u>
Bank service fees	<u>\$0.00</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 <sup>rd</sup> Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of <sup>1</sup>	 <u>\$1,650.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 06/09/2014 and the deadline for filing government claims was 07/29/2014. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$412.50. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$412.50, for a total compensation of \$412.50<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$41.91, for total expenses of \$41.91.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/19/2015

By: /s/ Beth Ann Scharrer  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 1

Exhibit A

Case No.: 14-01093-KRM  
Case Name: Groberg, Mary L.  
For the Period Ending: 11/19/2015

Trustee Name: Beth Ann Scharrer  
Date Filed (f) or Converted (c): 01/30/2014 (f)  
\$341(a) Meeting Date: 03/06/2014  
Claims Bar Date: 06/09/2014

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	Bank Accounts	\$0.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	Chase checking				
2	Household goods and furnishings:	\$700.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	couch, chair, table, 2 entertainment centers, tv stand, 2 beds, 2 dressers, table & 4 chairs, desk, computer, printer, 2 older tvs, dvd player, vcr, microwave, outdoor small patio table and 1 chair, misc. household items and kitchen wares				
3	Wearing apparel. Debtor's clothing	\$50.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	Orig. Description: Debtor's clothing; Imported from original petition Doc# 1				
4	Furs and jewelry.	\$25.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	watch, chain necklace				
5	Interests in insurance policies. Hartford Group	\$0.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	term life insurance policy, no value				
6	Interests in IRA, ERISA, Keogh, or other pension	\$1,336.89	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	BayCare 401K with Fidelity Investments				
7	Automobiles and other vehicles:	\$11,000.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	2012 Hyundai Elantra, mileage - 51,000				
8	Animals.	\$10.00	\$0.00	\$0.00	FA
<b>Asset Notes:</b>	2 pet dogs				
9	Potential FDCPA claim against ABC (u)	\$0.00	\$1,650.00	\$3,850.00	FA
<b>Asset Notes:</b>	settled for a total of \$3850.00, of which \$1650.00 goes to the estate and \$2200.00 to cover fees and costs				

TOTALS (Excluding unknown value)

\$13,121.89

\$1,650.00

\$3,850.00

Gross Value of Remaining Assets

\$0.00

**Major Activities affecting case closing:**

11/13/2015 Motion to approve compromise FDCPA claim, fee application for special counsel both filed and approved by Court . TFR in process  
06/10/2015 FDCPA complaint filed against ABC Financial Services. Adv. 15-00533  
02/15/2015 Attorney investigating FDCPA claims(s)  
12/15/2014 All claims reviewed. No objections needed.

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Page No: 2

Exhibit A

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Retaining attorney to pursue potential FDCPA claim(s) on behalf of estate. 3.14

Initial Projected Date Of Final Report (TFR): 06/15/2015Current Projected Date Of Final Report (TFR): 12/15/2015/s/ BETH ANN SCHARRER

BETH ANN SCHARRER

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 14-01093-KRM  
Case Name: Groberg, Mary L.  
Primary Taxpayer ID #: \*\*\_\*\*\*2617  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 1/30/2014  
For Period Ending: 11/19/2015

Trustee Name: Beth Ann Scharrer  
Bank Name: Pinnacle Bank  
Checking Acct #: \*\*\*\*\*0326  
Account Title:  
Blanket bond (per case limit): \$48,399,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
11/13/2015		Lash Wilcox & Grace, PL Trust Acct	FDCPA settlement	*	\$1,650.00		\$1,650.00
	{9}		\$3,850.00	1249-000			\$1,650.00
			\$(2,200.00)	3210-602			\$1,650.00

<b>TOTALS:</b>	\$1,650.00	\$0.00	\$1,650.00
<b>Less: Bank transfers/CDs</b>	\$0.00	\$0.00	
<b>Subtotal</b>	\$1,650.00	\$0.00	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$1,650.00	\$0.00	

**For the period of 1/30/2014 to 11/19/2015**

Total Compensable Receipts:	\$3,850.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,850.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$2,200.00
Total Comp/Non Comp Disbursements:	\$2,200.00
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 11/13/2015 to 11/19/2015**

Total Compensable Receipts:	\$3,850.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,850.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$2,200.00
Total Comp/Non Comp Disbursements:	\$2,200.00
Total Internal/Transfer Disbursements:	\$0.00

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 14-01093-KRM  
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Primary Taxpayer ID #: \*\*\_\*\*\*2617  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 1/30/2014  
For Period Ending: 11/19/2015

Trustee Name: Beth Ann Scharrer  
Bank Name: Pinnacle Bank  
Checking Acct #: \*\*\*\*\*0326  
Account Title:  
Blanket bond (per case limit): \$48,399,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$1,650.00

\$0.00

\$1,650.00

**For the period of 1/30/2014 to 11/19/2015**

Total Compensable Receipts: \$3,850.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$3,850.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.00  
Total Non-Compensable Disbursements: \$2,200.00  
Total Comp/Non Comp Disbursements: \$2,200.00  
Total Internal/Transfer Disbursements: \$0.00

**For the entire history of the case between 01/30/2014 to 11/19/2015**

Total Compensable Receipts: \$3,850.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$3,850.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.00  
Total Non-Compensable Disbursements: \$2,200.00  
Total Comp/Non Comp Disbursements: \$2,200.00  
Total Internal/Transfer Disbursements: \$0.00

Case No. 14-01093-KRM  
Case Name: Groberg, Mary L.  
Claims Bar Date: 06/09/2014

Trustee Name: Beth Ann Scharrer  
Date: 11/19/2015

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	BETH ANN SCHARRER PO Box 4550 Seminole FL 33775-4550	11/19/2015	Trustee Compensation	Allowed	2100-000	\$0.00	\$412.50	\$412.50	\$0.00	\$0.00	\$0.00	\$412.50
	BETH ANN SCHARRER PO Box 4550 Seminole FL 33775-4550	11/10/2014	Trustee Expenses	Allowed	2200-000	\$0.00	\$41.91	\$41.91	\$0.00	\$0.00	\$0.00	\$41.91
	CLERK, UNITED STATES BANKRUPTCY COURT United States Bankruptcy Court 801 N. Florida Ave., Suite 555 Tampa FL 33602	09/16/2015	Clerk of the Court Costs (includes adversary and other filing fees)	Allowed	2700-000	\$0.00	\$350.00	\$350.00	\$0.00	\$0.00	\$0.00	\$350.00

Claim Notes: Adv. 15-533

	LASH WILCOX & GRACE PL 4950 West Kennedy Blvd, #320 Tampa FL 33609	11/13/2015	Special Counsel for Trustee Fees	Allowed	3210-600	\$0.00	\$2,200.00	\$2,200.00	\$2,200.00	\$0.00	\$0.00	\$0.00
12P	INTERNAL REVENUE SERVICE Attn: Special Procedures Stop 5720 400 W. Bay St., Ste. 35045 Jacksonville FL 32202	03/14/2014	Claims of Governmental Units	Allowed	5800-000	\$0.00	\$9,149.50	\$9,149.50	\$0.00	\$0.00	\$0.00	\$9,149.50
12F	INTERNAL REVENUE SERVICE Attn: Special Procedures Stop 5720 400 W. Bay St., Ste. 35045 Jacksonville FL 32202	03/14/2014	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$280.96	\$280.96	\$0.00	\$0.00	\$0.00	\$280.96
2	US DEPARTMENT OF EDUCATION C/O Nelnet 3015 South Parker Road Suite 400 Aurora CO 80014-2904	03/26/2014	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$10,773.16	\$10,773.16	\$0.00	\$0.00	\$0.00	\$10,773.16

Case No. 14-01093-KRM  
Case Name: Groberg, Mary L.  
Claims Bar Date: 06/09/2014

Trustee Name: Beth Ann Scharrer  
Date: 11/19/2015

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
3	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte NC 28272-1083	03/27/2014	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,890.02	\$1,890.02	\$0.00	\$0.00	\$0.00	\$1,890.02
4	UNITED CONSUMER FINANCIAL SERVICES Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	04/08/2014	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,867.61	\$1,867.61	\$0.00	\$0.00	\$0.00	\$1,867.61
5	RUE EDUCATION PUBLISHERS INC, 2649 Gulf to Bay Boulevard Clearwater Fl 33759	04/14/2014	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,831.23	\$3,831.23	\$0.00	\$0.00	\$0.00	\$3,831.23
6	SALLIE MAE  PO Box 9640 Barre PA 18773-9640	04/22/2014	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$11,708.25	\$11,708.25	\$0.00	\$0.00	\$0.00	\$11,708.25
							<b>\$42,505.14</b>	<b>\$42,505.14</b>	<b>\$2,200.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$40,305.14</b>



Case No. 14-01093-KRM  
Case Name: Groberg, Mary L.  
Claims Bar Date: 06/09/2014

Trustee Name: Beth Ann Scharrer  
Date: 11/19/2015

## CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Claims of Governmental Units	\$9,149.50	\$9,149.50	\$0.00	\$0.00	\$0.00	\$9,149.50
Clerk of the Court Costs (includes adversary and other filing fees)	\$350.00	\$350.00	\$0.00	\$0.00	\$0.00	\$350.00
General Unsecured § 726(a)(2)	\$30,351.23	\$30,351.23	\$0.00	\$0.00	\$0.00	\$30,351.23
Special Counsel for Trustee Fees	\$2,200.00	\$2,200.00	\$2,200.00	\$0.00	\$0.00	\$0.00
Trustee Compensation	\$412.50	\$412.50	\$0.00	\$0.00	\$0.00	\$412.50
Trustee Expenses	\$41.91	\$41.91	\$0.00	\$0.00	\$0.00	\$41.91

Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 8:14-BK-01093-KRM  
Case Name: Mary L. Groberg  
Trustee Name: Beth Ann Scharrer

Balance on hand: \$1,650.00

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$1,650.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
Beth Ann Scharrer, Trustee Fees	\$412.50	\$0.00	\$412.50
Beth Ann Scharrer, Trustee Expenses	\$41.91	\$0.00	\$41.91
Lash Wilcox & Grace, PL Trust Acct , Special Counsel for Trustee Fees	\$2,200.00	\$2,200.00	\$0.00
Clerk, United States Bankruptcy Court, Clerk of the Court Costs	\$350.00	\$0.00	\$350.00

Total to be paid for chapter 7 administrative expenses: \$804.41  
Remaining balance: \$845.59

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$845.59

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$9,149.50 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<b>Claim No.</b>	<b>Claimant</b>	<b>Allowed Amt.</b>	<b>Interim</b>	<b>Proposed</b>
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		<b>of Claim</b>	<b>Payments to Date</b>	<b>Payment</b>
12P	Internal Revenue Service	\$9,149.50	\$0.00	\$845.59

Total to be paid to priority claims: \$845.59  
Remaining balance: \$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$30,351.23 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

<b>Claim No.</b>	<b>Claimant</b>	<b>Allowed Amt. of Claim</b>	<b>Interim Payments to Date</b>	<b>Proposed Amount</b>
12F	Internal Revenue Service	\$280.96	\$0.00	\$0.00
2	US Department of Education	\$10,773.16	\$0.00	\$0.00
3	Capital One Bank (USA), N.A.	\$1,890.02	\$0.00	\$0.00
4	United Consumer Financial Services	\$1,867.61	\$0.00	\$0.00
5	Rue Education Publishers Inc,	\$3,831.23	\$0.00	\$0.00
6	Sallie Mae	\$11,708.25	\$0.00	\$0.00

Total to be paid to timely general unsecured claims: \$0.00  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>